



## PROTECTIVE SAFEGUARDS ENDORSEMENT

CP 75 86 06 93

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART  
CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM

### SCHEDULE\*

| Prem.<br>No. | Bldg.<br>No. | Protective Safeguards<br>Symbols Applicable |
|--------------|--------------|---|
| 1            | 1            | P-8   |

Describe any "P-9":

1. The following is added to the:  
Commercial Property Conditions  
Condominium Commercial Unit-Owners Coverage  
Conditions

### PROTECTIVE SAFEGUARDS

- a. As a condition of this insurance, you are required to maintain the protective devices or services listed in the Schedule above.
- b. The protective safeguards to which this endorsement applies are identified by the following symbols:

**"P-1" Automatic Sprinkler System**, including related supervisory services.

Automatic Sprinkler System means:

- (1) Any automatic fire protective or extinguishing system, including connected:
- (a) Sprinklers and discharge nozzles;
  - (b) Ducts, pipes, valves and fittings;
  - (c) Tanks, their component parts and supports; and

(d) Pumps and private fire protection mains.

- (2) When supplied from an automatic fire protective system:

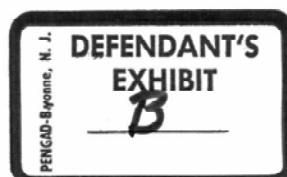
- (a) Non-automatic fire protective systems; and
- (b) Hydrants, standpipes and outlets.

**"P-2" Automatic Fire Alarm**, protecting the entire building, that is:

- (1) Connected to a central station; or
- (2) Reporting to a public or private fire alarm station.

**"P-3" Security Service**, with a recording system or watch clock, making hourly rounds covering the entire building, when the premises are not in actual operation.

**"P-4" Service Contract** with a privately owned fire department providing fire protection service to the described premises.



**"P-8" Commercial Cooking Protection** - A U. L. listed automatic fire suppression system installed for the protection of cooking and ventilating equipment, including plenums, exhaust ducts and hood over cooking appliances. The suppression system must be serviced by an independent contractor on a **SEMI ANNUALLY** basis. The ventilating system, including plenums, exhaust ducts, roof vent and hood over cooking appliances must be cleaned by an independent contractor on a **QUARTERLY** basis.

**"P-9"** The protective system described in the Schedule.

2. The following is added to the EXCLUSIONS section of:

CAUSES OF LOSS - BASIC FORM  
CAUSES OF LOSS - BROAD FORM  
CAUSES OF LOSS - SPECIAL FORM  
STANDARD PROPERTY POLICY  
MORTGAGE HOLDERS E & O COVERAGE FORM

We will not pay for loss or damage caused by or resulting from fire if, prior to the fire, you:

- a. Knew of any suspension or impairment in any protective safeguard listed in the Schedule above and failed to notify us of that fact; or
- b. Failed to maintain any protective safeguard listed in the Schedule above, and over which you had control, in complete working order.

If part of an Automatic Sprinkler System is shut off due to breakage, leakage, freezing conditions or opening of sprinkler heads, notification to us will not be necessary if you can restore full protection within 48 hours.

\*Information required to complete this Schedule, if not shown on this endorsement, will be shown in the Declarations.